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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 57797.000002

Examiner: To Be Assigned

Group Art Unit: 2161

OIPE 12 2 2001 W

Richard H. NACHT

Serial No.: 09/667,694

Filed: September 22, 2000

For: SYSTEM AND METHOD FOR APPLYING FOR AND OBTAINING UNIVERSAL MULTIPLE MORTGAGE UNDERWRITING APPROVALS)

In re Patent Application of:

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully submits the following documents for the Examiner's consideration. A copy of Form PTO-1449 and copies of each of the listed documents are enclosed for the Examiner's convenience.

Applicant respectfully requests that the Examiner consider the enclosed references and that the Examiner indicates that the references have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is believed to be submitted before the mailing of a first Office Action. Accordingly, no fees are due. However, if any fees are

INFORMATION DISCLOSURE STATEMENT U.S. Application Serial No. 09/667,694 **Attorney Docket No. 57797.000002**

incurred upon the filing of this Information Disclosure Statement, the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Date: February 22, 2001